



U.S. Congresswoman Allyson Y. Schwartz, 13th District of Pennsylvania

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Stay tuned for details on my upcoming identity theft workshops. At these meetings consumer protection experts will share information and tips on ways you can protect yourself and your family from being the victims of identity theft.

Sign Up for the Identity Theft Protection Meetings

Sign up here with your name, phone number, and address to be updated on the schedule of identity theft protection meetings. We will contact you in the future with news on the meeting nearest you.

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Do you believe that there should be tougher federal penalties against criminals who commit identity theft?

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Dear Friend,

As a new year starts it is important to check your credit report for any errors or discrepancies. Checking your credit report is an important step you can take to monitor for fraudulent use of your credit cards or other personal information.

Under federal law, you are eligible for one free credit report a year from each of the three nationwide consumer credit reporting companies, Equifax, Experian and TransUnion. To obtain a free credit report visit the Web site run by the three major credit reporting agencies, www.annualcreditreport.com. You can also call 1-877-322-8228.

Like you, I am very concerned over the growing number of identity thefts occurring each year. I firmly believe that Congress must do more to address this serious issue and should work to ensure that American families' personal finances are protected. To help protect consumers, I support the Data Security and Breach Notification Act. This plan would strengthen federal protections against improper collection and sale of sensitive consumer information and would provide consumers with advance warning when their personal information is at risk.

Below are steps you can take to help protect yourself from identity theft and information on actions you should take if you believe you have been the victim of identity theft. For additional information on identity theft you can also visit the [Federal Trade Commission's web page on identity theft](#).

In the coming weeks, I will be announcing details on workshops to be held in Philadelphia and Montgomery County concerning identity theft and consumer protection. During these meetings experts will present critical information on ways that you and your family can protect yourself from being a victim of identity theft, as well as steps you should take if you become the victim of identity theft.

To stay updated on details of the meetings, please [sign up here](#) or call my district office at 215-517-6572 or 215-335-3355.

For more information on my work, please visit my [Web site](#) or [sign up to receive regular email newsletter updates](#).

Sincerely,

Congresswoman Allyson Y. Schwartz

Tips to Protect Yourself from Identity Theft:

Never give out your personal information, such as your password or credit card information, in response to an unsolicited request, such as an email or phone call. Be aware that scam artists often create emails and Web pages that look legitimate.

Regularly review account statements to make sure all charges are correct. If you notice any irregular charges or errors contact your bank or credit card company immediately. If you notice your bank or credit card statement is arriving late, call and find out why.

If your wallet is stolen or misplaced, notify your bank and credit card companies immediately. They can put a block on your cards to help prevent anyone from fraudulently using your cards.

Do not keep your Social Security card in your wallet; instead keep it in a secure place, such as in your home.

Be careful with your receipts - don't leave receipts at the ATM or gas station after using your card.

Take precautions with your financial information. Shred or destroy cancelled checks, banking statements and pre-approval credit card letters.

If you get a new bank or credit card, immediately cut up your old cards so that no numbers are recognizable.

Never give out personal information for anyone calling on the phone to offer you prizes or awards.

Take action to stop receiving junk mail by calling 1-888-567-8688 to be removed from mailing lists for credit card offers.

What to do if you have been a victim of identify fraud:

Immediately contact the fraud department of one of the three consumer reporting agencies to place a fraud alert on your credit report. This alert will tell creditors to contact you before making any changes to your current accounts or opening any new accounts. You only need to contact one of the three reporting agencies. By law the company you contact is required to contact the other two agencies to place alerts on their files. When you report the fraud alert, you are entitled to order free copies of your credit report.

- o **Equifax:** 1-800-525-6285; www.equifax.com; P.O. Box 740241, Atlanta, GA 30374-0241
- o **Experian:** 1-888-EXPERIAN (397-3742); www.experian.com; P.O. Box 9532, Allen, TX 75013
- o **TransUnion:** 1-800-680-7289; www.transunion.com; Fraud Victim Assistance Division, P.O. Box 6790, Fullerton, CA 92834-6790

Close any bank or credit card accounts you believe have been tampered with or opened without your knowledge. It's very important to notify credit card companies and banks in writing. Send your letters by certified mail, return receipt requested, so that you can track your correspondence with the bank or financial institute.

Contact your local police to file a report. Make sure to ask for a copy of the report, or the number of the report, to send to banks that may ask for proof of the crime. Provide police with as much documentation as you can, such as debt collection letters, credit reports, and other evidence of fraudulent activity.

When you open new accounts, don't use the same passwords and personal identification numbers you have used recently - create new passwords and personal identification numbers. Don't use easily available information like your birth date, your phone number, or your mother's maiden name.

Contact Information

Washington Office
423 Cannon Office Building
Washington, DC 20515
phone: 202/225-6111
fax: 202/226-0611

Montgomery County Office
706 West Avenue
Jenkintown, PA 19046
phone: 215/517-6572
fax: 215/517-6575

Philadelphia Office
7219 Frankford Avenue
Philadelphia, PA 19135
phone: 215/335-3355
fax: 215/333-4508